

SERFF Tracking Number:	EMCC-125864044	State:	Arkansas
First Filing Company:	EMCASCO Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	AR-HO-2008-03		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	Homeowners		
Project Name/Number:	/		

Filing at a Glance

Companies: EMCASCO Insurance Company, Employers Mutual Casualty Company, Union Insurance Company of Providence

Product Name: Homeowners	SERFF Tr Num: EMCC-125864044	State: Arkansas
TOI: 04.0 Homeowners	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations	Co Tr Num: AR-HO-2008-03	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Becky Harrington, Betty Montesi
	Author: Jo Byers	Disposition Date: 10/22/2008
	Date Submitted: 10/17/2008	Disposition Status: Approved
Effective Date Requested (New): 01/15/2009		Effective Date (New): 01/15/2009
Effective Date Requested (Renewal): 01/15/2009		Effective Date (Renewal): 01/15/2009

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 10/22/2008	
State Status Changed: 10/22/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
October 17, 2008	

Commissioner of Insurance
Arkansas Insurance Department
1200 West Third St.

SERFF Tracking Number: EMCC-125864044 *State:* Arkansas
First Filing Company: EMCASCO Insurance Company, ... *State Tracking Number:* EFT \$50
Company Tracking Number: AR-HO-2008-03
TOI: 04.0 Homeowners *Sub-TOI:* 04.0000 Homeowners Sub-TOI Combinations
Product Name: Homeowners
Project Name/Number: /
Little Rock, AR 72201-1904

EMPLOYERS MUTUAL CASUALTY COMPANY – 062-21415
EMCASCO INSURANCE COMPANY – 062-21417
UNION INSURANCE COMPANY OF PROVIDENCE – 062-21423
Homeowners Program
Form Revision
Company File # AR-HO-2008-03
Effective: January 15, 2009

The captioned companies are members of Insurance Services Office (ISO), and the Homeowners program is filed on our behalf. We are submitting for approval an independent form revision to be applicable to policies effective on or after January 15, 2009.

With this revision, we have changed several company forms. All policyholders will receive our EMC Automatic Homeowners Coverage Extension for no additional premium, with the option to purchase either our EMC Homeowners Plus Coverage Extension (\$20 premium charge) or EMC Choice Homeowners Coverage Extension (\$50 premium charge). In addition, we are introducing Identity Theft 911 Resolution Service and Equipment Breakdown Coverage. Please refer to the attached form memorandum for further details. The corresponding rule filing will be submitted under separate cover.

We supplement this filing with the \$50.00 filing fee (EFT), Property and Casualty Transmittal Document, Form Memorandum, and final printed copies of our forms.

We respectfully request your approval of this filing, to be applicable to policies effective on or after January 15, 2009.
Thank you.

Jo L. Byers, Filings Analyst
Rates and Filings Dept.
(800) 247-2128 Ext. 2707

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<i>Project Name/Number:</i>	<i>/</i>		

jo.l.byers@emcins.com

Company and Contact

Filing Contact Information

Jo Byers, Filings Analyst	Jo.L.Byers@EMCIns.com
PO Box 712	(800) 247-2128 [Phone]
Des Moines, IA 50306-0712	(515) 345-2223[FAX]

Filing Company Information

EMCASCO Insurance Company	CoCode: 21407	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name:	State ID Number:
(800) 247-2128 ext. [Phone]	FEIN Number: 42-6070764	

Employers Mutual Casualty Company	CoCode: 21415	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name:	State ID Number:
(800) 247-2128 ext. [Phone]	FEIN Number: 42-0234980	

Union Insurance Company of Providence	CoCode: 21423	State of Domicile: Iowa
717 Mulberry Street	Group Code: 62	Company Type: P & C
Des Moines, IA 50309	Group Name:	State ID Number:
(800) 247-2128 ext. [Phone]	FEIN Number: 05-0230479	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
EMCASCO Insurance Company	\$0.00	10/17/2008	

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Employers Mutual Casualty Company	\$50.00	10/17/2008	23267633
Union Insurance Company of Providence	\$0.00	10/17/2008	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Becky Harrington	10/22/2008	10/22/2008

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Disposition

Disposition Date: 10/22/2008
Effective Date (New): 01/15/2009
Effective Date (Renewal): 01/15/2009
Status: Approved
Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Memorandum	Approved	Yes
Form	Identity Fraud Expense Coverage	Approved	Yes
Form	Equipment Breakdown Coverage	Approved	Yes
Form	EMC Automatic Homeowners coverage Extension HO0002, HO0003 & HO0005	Approved	Yes
Form	EMC Automatic Homeowners Coverage Extension HO0006	Approved	Yes
Form	EMC Automatic Homeowners Coverage Extension HO0004	Approved	Yes
Form	EMC Homeowners Plus Coverage Extension HO0002, HO0003 & HO0005	Approved	Yes
Form	EMC Homeowners Plus Coverage Extension HO0006	Approved	Yes
Form	EMC Homeowners Plus Coverage Extension	Approved	Yes
Form	EMC Choice Homeowners Coverage Extension HO0003 & HO0005	Approved	Yes
Form	EMC Choice Homeowners Coverage Extension HO0006	Approved	Yes
Form	EMC Choice Homeowners Coverage Extension HO0004	Approved	Yes
Form	Other Structures Endorsement	Withdrawn	Yes
Form	Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Increased Limits Endorsement	Withdrawn	Yes
Form	Extensions of Coverage (All Forms)	Withdrawn	Yes

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Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Identity Fraud Expense Coverage	HO7198	12-08	Endorsement/Amendment/Conditions		0.00	HO7198_200812.pdf
Approved	Equipment Breakdown Coverage	HO7213	12-08	Endorsement/Amendment/Conditions		0.00	HO7213_200812.pdf
Approved	EMC Automatic Homeowners coverage Extension HO0002, HO0003 & HO0005	HO7210	12-08	Endorsement/Amendment/Conditions		0.00	HO7210_200812.pdf
Approved	EMC Automatic Homeowners Coverage Extension HO0006	HO7210.1	12-08	Endorsement/Amendment/Conditions		0.00	HO7210_1_200812.pdf
Approved	EMC Automatic Homeowners Coverage Extension HO0004	HO7210.2	12-08	Endorsement/Amendment/Conditions		0.00	HO7210_2_200812.pdf
Approved	EMC Homeowners Plus Coverage Extension HO0002, HO0003 & HO0005	HO7211	12-08	Endorsement/Amendment/Conditions		0.00	HO7211_200812.pdf
Approved	EMC	HO7211.1	12-08	Endorsement/Amendment/Conditions		0.00	HO7211_1_200812.pdf

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	Homeowners		nt/Amendm		200812.pdf
	Plus Coverage		ent/Condi		
	Extension		ons		
	HO0006				
Approved	EMC	HO7211.2 12-08	Endorseme New	0.00	HO7211_2_
	Homeowners		nt/Amendm		200812.pdf
	Plus Coverage		ent/Condi		
	Extension		ons		
Approved	EMC Choice	HO7212 12-08	Endorseme New	0.00	HO7212_20
	Homeowners		nt/Amendm		0812.pdf
	Coverage		ent/Condi		
	Extension		ons		
	HO0003 &				
	HO0005				
Approved	EMC Choice	HO7212.1 12-08	Endorseme New	0.00	HO7212_1_
	Homeowners		nt/Amendm		200812.pdf
	Coverage		ent/Condi		
	Extension		ons		
	HO0006				
Approved	EMC Choice	HO7212.2 12-08	Endorseme New	0.00	HO7212_2_
	Homeowners		nt/Amendm		200812.pdf
	Coverage		ent/Condi		
	Extension		ons		
	HO0004				
Withdrawn	Other Structures	HO7110 1-91	Endorseme Withdrawn	Replaced Form #:0.00	
	Endorsement		nt/Amendm		
			ent/Condi	Previous Filing #:	
			ons		
Withdrawn	Credit Card,	HO7114 11-02	Endorseme Withdrawn	Replaced Form #:	
	Electronic Fund		nt/Amendm		
	Transfer Card or		ent/Condi	Previous Filing #:	
	Access Device,		ons		
	Forgery and				
	Counterfeit				
	Money Increased				
	Limits				
	Endorsement				
Withdrawn	Extensions of	HO7103 11-02	Endorseme Withdrawn	Replaced Form #:	

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Coverage (All
Forms)

nt/Amendm
ent/Condi
ons

Previous Filing #:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

IDENTITY FRAUD EXPENSE COVERAGE

DEFINITIONS

With respect to the provisions of this endorsement only, the following definitions are added:

1. "Identity fraud" means the act of knowingly transferring or using, without lawful authority, a means of identification of an "insured" with the intent to commit, or to aid or abet another to commit, any unlawful activity that constitutes a violation of federal law or a felony under any applicable state or local law.
2. "Expenses" means:
 - a. Costs for notarizing affidavits or similar documents attesting to fraud required by financial institutions or similar credit grantors or credit agencies.
 - b. Costs for certified mail to law enforcement agencies, credit agencies, financial institutions or similar credit grantors.
 - c. Lost income resulting from time taken off work to complete fraud affidavits, meet with or talk to law enforcement agencies, credit agencies and/or legal counsel, up to a maximum payment of \$200 per day. Total payment for lost income is not to exceed \$5,000.
 - d. Loan application fees for re-applying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information.
 - e. Reasonable attorney fees incurred as a result of "identity fraud" to:
 - (1) Defend lawsuits brought against an "insured" by merchants, financial institutions or their collection agencies;
 - (2) Remove any criminal or civil judgments wrongly entered against an "insured"; and
 - (3) Challenge the accuracy or completeness of any information in a consumer credit report.
 - f. Charges incurred for long distance telephone calls to merchants, law enforcement agencies, financial institutions or similar credit grantors, or credit agencies to report or discuss an actual "identity fraud".

The following Additional Coverage is added under **Section I:**

IDENTITY FRAUD EXPENSE

We will pay up to \$_____ * for "expenses" incurred by an "insured" as the direct result of any one "identity fraud" first discovered or learned of during the policy period.

Any act or series of acts committed by one or more persons, or in which such person or persons are aiding or abetting others against an "insured", is considered to be one "identity fraud", even if a series of acts continues into a subsequent policy period.

This coverage is additional insurance.

EXCLUSIONS

The following additional exclusions apply to this coverage:

We do not cover:

1. Loss arising out of or in connection with a "business".
2. "Expenses" incurred due to any fraudulent, dishonest or criminal act by an "insured" or any person aiding or abetting an "insured", or by any authorized representative of an "insured", whether acting alone or in collusion with others.
3. Loss other than "expenses".

SPECIAL DEDUCTIBLE

We will pay only that part of the loss that exceeds \$250. No other deductible applies to "identity fraud" expense coverage.

SECTION I – CONDITION

B. Duties After Loss

The following is added:

Send to us, within 60 days after our request, receipts, bills or other records that support your claim for "expenses" under "identity fraud" coverage.

* Entries may be left blank if shown elsewhere in this policy for this coverage.

All other provisions of this policy apply.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EQUIPMENT BREAKDOWN COVERAGE

This endorsement changes coverage provided by the **HOMEOWNERS 2 – BROAD FORM, HOMEOWNERS 3 – SPECIAL FORM, HOMEOWNERS 4 – CONTENTS BROAD FORM, HOMEOWNERS 5 – COMPREHENSIVE FORM** and **HOMEOWNERS 6 – UNIT OWNERS FORM**.

Read the entire endorsement carefully to determine rights, duties and what is and is not covered.

“Equipment Breakdown” coverage is subject to a \$50,000 per “Occurrence” Limit of Liability.

“Equipment Breakdown” coverage is subject to a \$500 per “Occurrence” deductible.

DEFINITIONS

The following definition is added:

“equipment breakdown” as used herein means:

- a. Physical loss or damage originating within:
 - (1) Boilers, fired or unfired pressure vessels, vacuum vessels, and pressure piping, all normally subject to vacuum or internal pressure other than static pressure of contents, excluding:
 - (a) waste disposal piping;
 - (b) any piping forming part of a fire protective system; and
 - (c) any water piping other than:
 - (i) boiler feed water piping between the feed pump and the boiler;
 - (ii) boiler condensate return piping; or
 - (iii) water piping forming part of a refrigeration or air conditioning system used for cooling, humidifying or space heating purposes; and
 - (2) All mechanical, electrical, electronic or fiber optic equipment; and
- b. Caused by, resulting from, or consisting of:
 - (1) Mechanical breakdown;
 - (2) Electrical or electronic breakdown; or
 - (3) Rupture, bursting, bulging, implosion, or steam explosion.

However, “equipment breakdown” will not mean:

Physical loss or damage caused by or resulting from any of the following; however if loss or damage not otherwise excluded results, then we will pay for such resulting damage:

- (1) All losses excluded in the **Homeowners Broad Form, Homeowners Special Form, Homeowners Comprehensive Form, Homeowners Contents Broad Form, Homeowners Unit Owners Form;** and
- (2) Loss, damage, cost or expense directly caused by, contributed to by, resulting from or arising out of the following causes of loss:

Fire, lightning, combustion explosion; windstorm or hail; weight of snow; ice or sleet; falling objects; smoke; aircraft or vehicles; riot or civil commotion; vandalism; sinkhole collapse; volcanic action; leakage from fire extinguishing equipment; water; water damage; earth movement; and flood.

SECTION I – PROPERTY COVERAGES

Additional Coverages

A. Landlord’s Furnishings (HO0005 only)

Coverage for **Sudden and Accidental Damage from Artificially Generated Electrical Current** includes loss to tubes, transistors, and electronic components or circuitry that are part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus.

B. The following Additional Coverages are added:

1. Expediting Expense

We will pay for the expediting expense loss resulting from an “equipment breakdown” with respect to your damaged personal property. We will pay the reasonable extra cost to:

- a. Make temporary repairs;
- b. Expedite permanent repairs; and
- c. Expedite permanent replacement;

Reasonable extra cost shall mean the extra cost of temporary repair and of expediting the repair of such damaged equipment of the insured, including overtime and the extra cost of express or other rapid means of transportation. The most we will pay for loss or damage under this additional coverage is \$3,000. This will be a part of and not in addition to the limit of liability per loss.

2. Spoilage Coverage

We will pay for loss of perishable goods due to spoilage resulting from lack of power, light, heat, steam or refrigeration caused by an "equipment breakdown" to personal property covered by this policy. The most we will pay for loss or damage under this Additional Coverage is \$3,000. This will be a part of and not an addition to the limit of liability per loss.

3. Pollutant Clean Up and Removal

We will pay for the pollutant clean up and waste removal for loss resulting from an "equipment breakdown". The most we will pay for the pollutant clean up and waste removal is \$3,000. This will be a part of and not in addition to the limit of liability per loss.

Pollutant means any solid, liquid, gaseous or thermal irritant of contaminant, including, smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

SECTION I – PERILS INSURED AGAINST

- A. The peril of "equipment breakdown" is added.
- B. Coverage for **Sudden and Accidental Damage from Artificially Generated Electrical Current** includes loss to tubes, transistors, electronic components or circuitry that are part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus.

SECTION I – CONDITIONS

- A. **Loss Settlement** for the peril of "equipment breakdown" is as follows:
 - 1. We will pay you the amount you spend to repair or replace your covered property damaged by an "equipment breakdown". Our payment will be the lesser of:
 - a. The cost at the time of the "equipment breakdown" to repair the damaged covered property;

- b. The cost at the time of the "equipment breakdown" to replace the covered property with property of like kind, capacity, size and quality; or
 - c. The amount you actually spend that is necessary to repair or replace the damaged property.

- 2. As respects your covered property, if the cost of repairing or replacing only a part of the covered property is greater than:

- a. The cost of repairing the covered property; or
 - b. The cost of replacing the entire covered property on the same site,

We will pay the lesser amount.

The repair parts for or replacement of the damaged covered property must be:

- a. Of like kind, capacity, size and quality; and
 - b. Used for the same purpose.

- B. The following **Conditions** are added for "equipment breakdown":

- 1. "equipment breakdown" coverage does not extend beyond the "Residence Premises".
- 2. **Environmental, Safety and Efficiency Improvements**

If covered property requires replacement due to an "equipment breakdown", we will pay up to an additional 10% of the amount of a covered property loss to replace with equipment that is better for the environment, safer or more efficient than the equipment being replaced.

This additional 10% limit does not apply to a covered building unless the **dwelling under Coverage A or other structure under Coverage B**, to which this covered loss applies, is insured to 100% of replacement cost.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMC AUTOMATIC HOMEOWNERS COVERAGE EXTENSION HO0002, HO0003 & HO0005

DEFINITIONS

In this endorsement certain words or phrases are defined as follows:

"Loss of power" means the complete or partial interruption of electric power due to conditions beyond an "insured's" control.

SECTION I – PROPERTY COVERAGES

B. Coverage B – Other Structures item 4. Is added:

4. If there are no other covered structures on the "residence premises" except for the dwelling where you reside, the limit of liability shown for Coverage B in the Declarations shall be added to the limit of liability shown for Coverage A. The sum of the two shall be the limit of liability under Coverage A. If the replacement cost of all other covered structures on the "residence premise" totals less than the limit of liability shown for Coverage B, the remaining amount shall be added to the limit of liability shown for Coverage A. The sum of the two shall be the limit of liability for Coverage A.

If endorsement **HO7121, Replacement or Repair Cost Protection – Coverage A Dwelling**, applies to this policy, this provision 4. is not applicable.

C. Coverage C – Personal Property

3. Special Limits of Liability

Paragraph g. is deleted and replaced by the following:

- g. 50% of the Coverage C limit of liability for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter. Policy deductible applies.

E. Additional Coverages

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery and Counterfeit Money

An additional limit of \$500 is available for this Coverage.

Paragraphs 13, 14 & 15 are added:

13. Lock Replacement Coverage

We will pay up to \$500 to repair or replace door and/or window locks on the part of the residence premise where you reside when it is likely that the applicable key(s) have been stolen. We must be notified in writing within 72 hours of the discovery that the keys are missing.

This coverage does not apply to:

1. Keys(s) pertaining to motor vehicles, trailers, and/or all motorized land conveyances, whether or not subject to motor vehicle registration.
2. Loss of key(s) entrusted to any person who is not an insured.
3. Loss of key(s) to a dwelling under construction or renovation.

No deductible applies to this coverage.

14. Refrigerated Property Coverage

We will pay up to \$500 for direct loss to perishable goods stored in freezers or refrigerators on the "residence premises" for direct loss caused by:

- a. "Loss of power" to the refrigeration unit. "Loss of power" must be caused by damage to:
 - (1) Generating equipment; or
 - (2) Transmitting equipment.
- b. Mechanical failure of the unit which stores the property.

Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.

This additional coverage does not increase the limit of liability for **Coverage C – Personal Property**. The \$500 per occurrence coverage limit is excess over any other valid and collectible insurance payments, for the same covered loss, including payments provided by any equipment breakdown endorsement/policy or any implied or expressed product warranty.

The Section I – Exclusion 4. Power Failure does not apply to this coverage.

15. Environmental, Safety and Efficiency Improvements

Up to an additional 10% of the amount of a covered property loss is available to repair or replace a covered building or covered personal property with material or equipment that is better for the environment, safer or more efficient than the material or equipment being replaced.

This additional 10% limit does not apply to a covered building unless the **Dwelling Coverage A or Other Structures Coverage B**, to which this covered loss applies, is insured to 100% of replacement cost.

This additional property limit does not apply as either primary or excess to a loss for which coverage is also provided by any equipment breakdown endorsement/policy.

SECTION II – EXCLUSIONS

A. “Motor Vehicle Liability”

Item 2.e. is deleted and replaced by the following:

- e. A motorized golf cart that is owned by an “insured”, designed to carry up to 4 persons, but not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

Coverage E - Personal Liability and Coverage F - Medical Payments To Others apply to Motorized Golf Carts when arising out of:

- (1) The ownership\ maintenance, use, loading or unloading of a motorized golf cart;
- (2) The entrustment by an insured of a motorized golf cart to any person; or
- (3) Statutorily imposed vicarious parental liability for the actions of a child or minor using a motorized golf cart;

while off an insured location.

With respect to a motorized golf cart, the definition of insured includes any person or organization legally responsible for a motorized golf cart owned by an insured, but does not include a person or organization using or having custody or possession of the motorized golf cart without the permission of the owner.

Coverage E - Personal Liability and Coverage F - Medical Payments To Others do not apply to any Motorized Golf Cart:

- (1) That is subject to motor vehicle registration;
- (2) While being used to carry persons for a charge;
- (3) While being used in any business pursuit;
- (4) While rented to others; or
- (5) While being operated in any prearranged or organized race, speed contest or other competition.

B. “Watercraft Liability”

Paragraph 2.c.(2) is deleted and replaced by the following:

- (2) One or more outboard engines or motors with:
 - (a) 100 total horsepower or less,
 - (b) More than 100 horsepower if the outboard engine or motor is not owned by an “insured”,
 - (c) More than 100 horsepower if the outboard engine or motor is owned by an “insured” who acquired it during the policy period; or
 - (d) More than 100 horsepower if the outboard engine or motor is owned by an “insured” who acquired it before the policy period, but only if:
 - (i) You declare them at policy inception; or
 - (ii) Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in (c) and (d) above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

SECTION II - ADDITIONAL COVERAGES

C. Damage to Property of Others

Paragraph 1. The limit of \$1,000 per “occurrence” is deleted and replaced by \$1,500 per “occurrence”.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMC AUTOMATIC HOMEOWNERS COVERAGE EXTENSION HO0006

DEFINITIONS

In this endorsement certain words or phrases are defined as follows:

"Loss of power" means the complete or partial interruption of electric power due to conditions beyond an "insured's" control.

SECTION I – PROPERTY COVERAGES

B. Coverage C – Personal Property

3. Special Limits of Liability

Paragraph g. is deleted and replaced by the following:

- g.** 50% of the Coverage C limit of liability for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter. Policy deductible applies.

D. Additional Coverages

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery and Counterfeit Money

Paragraph a. An additional limit of \$500 is available for this Coverage.

Paragraphs 12, 13 & 14 are added:

12. Lock Replacement Coverage

We will pay up to \$500 to repair or replace door and/or window locks on the part of the residence premise where you reside when it is likely that the applicable key(s) have been stolen. We must be notified in writing within 72 hours of the discovery that the keys are missing.

This coverage does not apply to:

1. Keys(s) pertaining to motor vehicles, trailers, and/or all motorized land conveyances, whether or not subject to motor vehicle registration.
2. Loss of key(s) entrusted to any person who is not an insured.
3. Loss of key(s) to a dwelling under construction or renovation.

No deductible applies to this coverage.

13. Refrigerated Property Coverage

We will pay up to \$500 for direct loss to perishable goods stored in freezers or refrigerators on the "residence premises" for direct loss caused by:

- a. "Loss of power" to the refrigeration unit. "Loss of power" must be caused by damage to:
 - (1) Generating equipment; or
 - (2) Transmitting equipment.
- b. Mechanical failure of the unit which stores the property.

Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.

This additional coverage does not increase the limit of liability for **Coverage C – Personal Property**. The \$500 per occurrence coverage limit is excess over any other valid and collectible insurance payments, for the same covered loss, including payments provided by any equipment breakdown endorsement/policy or any implied or expressed product warranty.

The Section I – Exclusion 4. Power Failure does not apply to this coverage.

14. Environmental, Safety and Efficiency Improvements

Up to an additional 10% of the amount of a covered property loss is available to repair or replace a covered building or covered personal property with material or equipment that is better for the environment, safer or more efficient than the material or equipment being replaced.

This additional property limit does not apply as either primary or excess to a loss for which coverage is also provided by any equipment breakdown endorsement/policy.

SECTION II – EXCLUSIONS

A. “Motor Vehicle Liability”

Item 2.e. is deleted and replaced by the following:

- e. A motorized golf cart that is owned by an “insured”, designed to carry up to 4 persons, but not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

Coverage E - Personal Liability and **Coverage F - Medical Payments To Others** apply to Motorized Golf Carts when arising out of:

- (1) The ownership\ maintenance, use, loading or unloading of a motorized golf cart;
- (2) The entrustment by an insured of a motorized golf cart to any person; or
- (3) Statutorily imposed vicarious parental liability for the actions of a child or minor using a motorized golf cart;

while off an insured location.

With respect to a motorized golf cart, the definition of insured includes any person or organization legally responsible for a motorized golf cart owned by an insured, but does not include a person or organization using or having custody or possession of the motorized golf cart without the permission of the owner.

Coverage E - Personal Liability and **Coverage F - Medical Payments To Others** do not apply to any Motorized Golf Cart:

- (1) That is subject to motor vehicle registration;
- (2) While being used to carry persons for a charge;
- (3) While being used in any business pursuit;
- (4) While rented to others; or
- (5) While being operated in any prearranged or organized race, speed contest or other competition.

B. “Watercraft Liability”

Paragraph 2.c.(2) is deleted and replaced by the following:

- (2) One or more outboard engines or motors with:
 - (a) 100 total horsepower or less,
 - (b) More than 100 horsepower if the outboard engine or motor is not owned by an “insured”,
 - (c) More than 100 horsepower if the outboard engine or motor is owned by an “insured” who acquired it during the policy period; or
 - (d) More than 100 horsepower if the outboard engine or motor is owned by an “insured” who acquired it before the policy period, but only if:
 - (i) You declare them at policy inception; or
 - (ii) Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in (c) and (d) above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

SECTION II - ADDITIONAL COVERAGES

C. Damage to Property of Others

Paragraph 1. The limit of \$1,000 per “occurrence” is deleted and replaced by \$1,500 per “occurrence”.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMC AUTOMATIC HOMEOWNERS COVERAGE EXTENSION HO0004

DEFINITIONS

In this endorsement certain words or phrases are defined as follows:

"Loss of power" means the complete or partial interruption of electric power due to conditions beyond an "insured's" control.

SECTION I – PROPERTY COVERAGES

A. Coverage C – Personal Property

3. Special Limits of Liability

Paragraph g. is deleted and replaced by the following:

- g.** 50% of the Coverage C limit of liability for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter. Policy deductible applies.

C. Additional Coverages

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery and Counterfeit Money

Paragraph a. An additional limit of \$500 is available for this Coverage.

Paragraphs 13, 14 & 15 are added:

13. Lock Replacement Coverage

We will pay up to \$500 to repair or replace door and/or window locks on the part of the residence premise where you reside when it is likely that the applicable key(s) have been stolen. We must be notified in writing within 72 hours of the discovery that the keys are missing.

This coverage does not apply to:

- 1.** Keys(s) pertaining to motor vehicles, trailers, and/or all motorized land conveyances, whether or not subject to motor vehicle registration.
- 2.** Loss of key(s) entrusted to any person who is not an insured.
- 3.** Loss of key(s) to a dwelling under construction or renovation.

No deductible applies to this coverage.

14. Refrigerated Property Coverage

We will pay up to \$500 for direct loss to perishable goods stored in freezers or refrigerators on the "residence premises" for direct loss caused by:

- a.** "Loss of power" to the refrigeration unit. "Loss of power" must be caused by damage to:
 - (1)** Generating equipment; or
 - (2)** Transmitting equipment.
- b.** Mechanical failure of the unit which stores the property.

Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.

This additional coverage does not increase the limit of liability for **Coverage C – Personal Property**. The \$500 per occurrence coverage limit is excess over any other valid and collectible insurance payments, for the same covered loss, including payments provided by any equipment breakdown endorsement/policy or any implied or expressed product warranty.

The Section I – Exclusion 4. Power Failure does not apply to this coverage.

15. Environmental, Safety and Efficiency Improvements

Up to an additional 10% of the amount of a covered property loss is available to repair or replace covered personal property with material or equipment that is better for the environment, safer or more efficient than the material or equipment being replaced.

This additional property limit does not apply as either primary or excess to a loss for which coverage is also provided by any equipment breakdown endorsement/policy.

SECTION II – EXCLUSIONS

A. “Motor Vehicle Liability”

Item 2.e. is deleted and replaced by the following:

- e. A motorized golf cart that is owned by an “insured”, designed to carry up to 4 persons, but not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

Coverage E - Personal Liability and **Coverage F - Medical Payments To Others** apply to Motorized Golf Carts when arising out of:

- (1) The ownership\ maintenance, use, loading or unloading of a motorized golf cart;
- (2) The entrustment by an insured of a motorized golf cart to any person; or
- (3) Statutorily imposed vicarious parental liability for the actions of a child or minor using a motorized golf cart;

while off an insured location.

With respect to a motorized golf cart, the definition of insured includes any person or organization legally responsible for a motorized golf cart owned by an insured, but does not include a person or organization using or having custody or possession of the motorized golf cart without the permission of the owner.

Coverage E - Personal Liability and **Coverage F - Medical Payments To Others** do not apply to any Motorized Golf Cart:

- (1) That is subject to motor vehicle registration;
- (2) While being used to carry persons for a charge;
- (3) While being used in any business pursuit;
- (4) While rented to others; or
- (5) While being operated in any prearranged or organized race, speed contest or other competition.

B. “Watercraft Liability”

Paragraph 2.c.(2) is deleted and replaced by the following:

- (2) One or more outboard engines or motors with:
 - (a) 100 total horsepower or less,
 - (b) More than 100 horsepower if the outboard engine or motor is not owned by an “insured”,
 - (c) More than 100 horsepower if the outboard engine or motor is owned by an “insured” who acquired it during the policy period; or
 - (d) More than 100 horsepower if the outboard engine or motor is owned by an “insured” who acquired it before the policy period, but only if:
 - (i) You declare them at policy inception; or
 - (ii) Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in (c) and (d) above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

SECTION II - ADDITIONAL COVERAGES

C. Damage to Property of Others

Paragraph 1. The limit of \$1,000 per “occurrence” is deleted and replaced by \$1,500 per “occurrence”.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMC HOMEOWNERS PLUS COVERAGE EXTENSION HO0002, HO0003 & HO0005

AGREEMENT

In return for payment of the premium charged we agree to provide these Additional Coverages:

DEFINITIONS

In this endorsement certain words or phrases are defined as follows:

"Loss of power" means the complete or partial interruption of electric power due to conditions beyond an "insured's" control.

SECTION I – PROPERTY COVERAGES

B. Coverage B – Other Structures item 4. Is added:

4. If there are no other covered structures on the "residence premises" except for the dwelling where you reside, the limit of liability shown for Coverage B in the Declarations shall be added to the limit of liability shown for Coverage A. The sum of the two shall be the limit of liability under Coverage A. If the replacement cost of all other covered structures on the "residence premise" totals less than the limit of liability shown for Coverage B, the remaining amount shall be added to the limit of liability shown for Coverage A. The sum of the two shall be the limit of liability for Coverage A.

If endorsement **HO7121, Replacement or Repair Cost Protection – Coverage A Dwelling**, applies to this policy, this provision 4. is not applicable.

C. Coverage C – Personal Property

3. Special Limits of Liability

Paragraph a. An additional limit of \$100 is available on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.

Paragraph e. An additional limit of \$3,500 is available for loss by theft of jewelry, watches, furs, precious and semiprecious stones.

Paragraph f. An additional limit of \$2,500 is available for loss by theft of firearms and related equipment.

Paragraph g. is deleted and replaced by the following:

- g. 50% of the Coverage C limit of liability for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter. Policy deductible applies.

Paragraph i. is deleted and replaced by the following:

- i. 1% of the Coverage C limit of liability on property away from the "residence premise" used primarily for "business" purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories j. and k. below.

This limit is excess over any other coverage providing property coverage for off premises business use.

E. Additional Coverages

1. **Debris Removal** Paragraph b. is deleted and replaced with the following:

- b. We will also pay your reasonable expense, up to \$1,000, for the removal from the "residence premises" of:

- (1) Your tree(s) felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or
- (2) A neighbor's tree(s) felled by a Peril Insured Against.

The \$1,000 limit is the most we will pay in any one loss regardless of the number of fallen trees. No more than \$500 of this limit will be paid for the removal of any one tree.

This coverage is additional insurance.

4. **Fire Department Service Charge**

An additional limit of \$500 is available for this Coverage.

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery and Counterfeit Money

An additional limit of \$10,000 is available for this Coverage.

7. Loss Assessment

An additional limit of \$1,000 is available for this Coverage.

Paragraphs 13, 14, 15 & 16 are added:

13. Lock Replacement Coverage

We will pay up to \$500 to repair or replace door and/or window locks on the part of the residence premise where you reside when it is likely that the applicable key(s) have been stolen. We must be notified in writing within 72 hours of the discovery that the keys are missing.

This coverage does not apply to:

1. Keys(s) pertaining to motor vehicles, trailers, and/or all motorized land conveyances, whether or not subject to motor vehicle registration.
2. Loss of key(s) entrusted to any person who is not an insured.
3. Loss of key(s) to a dwelling under construction or renovation.

No deductible applies to this coverage.

14. Refrigerated Property Coverage

We will pay up to \$1,000 for direct loss to perishable goods stored in freezers or refrigerators on the "residence premises" for direct loss caused by:

- a. "Loss of power" to the refrigeration unit. "Loss of power" must be caused by damage to:
 - (1) Generating equipment; or
 - (2) Transmitting equipment.
- b. Mechanical failure of the unit which stores the property.

Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.

This additional coverage does not increase the limit of liability for **Coverage C – Personal Property**. The \$1,000 per occurrence coverage limit is excess over any other valid and collectible insurance payments, for the same covered loss, including payments provided by any equipment breakdown endorsement/policy or any implied or expressed product warranty.

The Section I – Exclusion 4. Power Failure does not apply to this coverage.

15. Arson Reward

We will pay an arson reward of \$2,500 for information which leads to an arson conviction for loss or damage covered by this policy. This limit applies per occurrence regardless of the number of persons providing information.

16. Environmental, Safety and Efficiency Improvements

Up to an additional 10% of the amount of a covered property loss is available to repair or replace a covered building or covered personal property with material or equipment that is better for the environment, safer or more efficient than the material or equipment being replaced.

This additional 10% limit does not apply to a covered building unless the **Dwelling Coverage A or Other Structures Coverage B**, to which this covered loss applies, is insured to 100% of replacement cost.

This additional property limit does not apply as either primary or excess to a loss for which coverage is also provided by any equipment breakdown endorsement/policy.

SECTION II – EXCLUSIONS

A. "Motor Vehicle Liability"

Item 2.e. is deleted and replaced by the following:

- e. A motorized golf cart that is owned by an "insured", designed to carry up to 4 persons, but not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

Coverage E - Personal Liability and Coverage F - Medical Payments To Others apply to Motorized Golf Carts when arising out of:

- (1) The ownership\ maintenance, use, loading or unloading of a motorized golf cart;
- (2) The entrustment by an insured of a motorized golf cart to any person; or
- (3) Statutorily imposed vicarious parental liability for the actions of a child or minor using a motorized golf cart;

while off an insured location.

With respect to a motorized golf cart, the definition of insured includes any person or organization legally responsible for a motorized golf cart owned by an insured, but does not include a person or organization using or having custody or possession of the motorized golf cart without the permission of the owner.

Coverage E - Personal Liability and **Coverage F - Medical Payments To Others** do not apply to any Motorized Golf Cart:

- (1) That is subject to motor vehicle registration;
- (2) While being used to carry persons for a charge;
- (3) While being used in any business pursuit;
- (4) While rented to others; or
- (5) While being operated in any prearranged or organized race, speed contest or other competition.

B. "Watercraft Liability"

Paragraph 2.c.(2) is deleted and replaced by the following:

- (2) One or more outboard engines or motors with:
 - (a) 100 total horsepower or less,
 - (b) More than 100 horsepower if the outboard engine or motor is not owned by an "insured",
 - (c) More than 100 horsepower if the outboard engine or motor is owned by an "insured" who acquired it during the policy period; or

- (d) More than 100 horsepower if the outboard engine or motor is owned by an "insured" who acquired it before the policy period, but only if:

- (i) You declare them at policy inception; or
- (ii) Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in (c) and (d) above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

SECTION II - ADDITIONAL COVERAGES

C. Damage to Property of Others

Paragraph 1. The limit of \$1,000 per "occurrence" is deleted and replaced by \$2,000 per "occurrence".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMC HOMEOWNERS PLUS COVERAGE EXTENSION HO0006

AGREEMENT

In return for payment of the premium charged we agree to provide these Additional Coverages:

DEFINITIONS

In this endorsement certain words or phrases are defined as follows:

1. "Loss of power" means the complete or partial interruption of electric power due to conditions beyond an "insured's" control.
2. "Waterbed" means a device, owned by the named insured or a resident of the named insured's household, consisting of a vinyl lined bed frame and water filled sealed mattress, the design and construction of which is specifically intended as a waterbed.

SECTION I – PROPERTY COVERAGES

B. Coverage C – Personal Property

3. Special Limits of Liability

Paragraph a. An additional limit of \$100 is available for a covered loss of money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.

Paragraph e. An additional limit of \$3,500 is available for loss by theft of jewelry, watches, furs, precious and semiprecious stones.

Paragraph f. An additional limit of \$2,500 is available for loss by theft of firearms and related equipment.

Paragraph g. is deleted and replaced by the following:

- g.** 50% of the Coverage C limit of liability for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter. Policy deductible applies.

Paragraph i. is deleted and replaced by the following:

- i.** 2% of the Coverage C limit of liability on property away from the "residence premise" used primarily for "business" purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories **j.** and **k.** below.

This limit is excess over any other coverage providing property coverage for off premises business use.

Item 5. is added:

5. Special Extension of Coverage C Contents

If the limit of liability for Coverage C exceeds the amount of covered loss or damage, we will, at your request, add the excess amount to the limit of liability for Coverage A.

D. Additional Coverages

1. **Debris Removal** Paragraph **b.** is deleted and replaced with the following:

- b.** We will also pay your reasonable expense, up to \$1,000, for the removal from the "residence premises" of:

(1) Your tree(s) felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or

(2) A neighbor's tree(s) felled by a Peril Insured Against under Coverage **C.**

The \$1,000 limit is the most we will pay in any one loss regardless of the number of fallen trees. No more than \$500 of this limit will be paid for the removal of any one tree.

This coverage is additional insurance.

4. Fire Department Service Charge

An additional limit of \$500 is available for this Coverage.

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery and Counterfeit Money

An additional limit of \$10,000 is available for this Coverage.

7. Loss Assessment

An additional limit of \$1,000 is available for this Coverage.

Paragraphs 12, 13, 14 & 15 are added:

12. Lock Replacement Coverage

We will pay up to \$500 to repair or replace door and/or window locks on the part of the residence premise where you reside when it is likely that the applicable key(s) have been stolen. We must be notified in writing within 72 hours of the discovery that the keys are missing.

This coverage does not apply to:

1. Keys(s) pertaining to motor vehicles, trailers, and/or all motorized land conveyances, whether or not subject to motor vehicle registration.
2. Loss of key(s) entrusted to any person who is not an insured.
3. Loss of key(s) to a dwelling under construction or renovation.

13. Refrigerated Property Coverage

We will pay up to \$1,000 for direct loss to perishable goods stored in freezers or refrigerators on the "residence premises" for direct loss caused by:

- a. "Loss of power" to the refrigeration unit. "Loss of power" must be caused by damage to:
 - (1) Generating equipment; or
 - (2) Transmitting equipment.
- b. Mechanical failure of the unit which stores the property.

Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.

This additional coverage does not increase the limit of liability for **Coverage C – Personal Property**. The \$1,000 per occurrence coverage limit is excess over any other valid and collectible insurance payments, for the same covered loss, including payments provided by any equipment breakdown endorsement/policy or any implied or expressed product warranty.

The Section I – Exclusion 4. Power Failure does not apply to this coverage.

14. Arson Reward

We will pay an arson reward of \$2,500 for information which leads to an arson conviction for loss or damage covered by this policy. This limit applies per occurrence regardless of the number of persons providing information.

15. Environmental, Safety and Efficiency Improvements

Up to an additional 10% of the amount of a covered property loss is available to repair or replace a covered building or covered personal property with material or equipment that is better for the environment, safer or more efficient than the material or equipment being replaced.

This additional property limit does not apply as either primary or excess to a loss for which coverage is also provided by any equipment breakdown endorsement/policy.

SECTION II – EXCLUSIONS

A. "Motor Vehicle Liability"

Item 2.e. is deleted and replaced by the following:

- e. A motorized golf cart that is owned by an "insured", designed to carry up to 4 persons, but not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

Coverage E - Personal Liability and Coverage F - Medical Payments To Others apply to Motorized Golf Carts when arising out of:

- (1) The ownership\ maintenance, use, loading or unloading of a motorized golf cart;
- (2) The entrustment by an insured of a motorized golf cart to any person; or
- (3) Statutorily imposed vicarious parental liability for the actions of a child or minor using a motorized golf cart;

while off an insured location.

With respect to a motorized golf cart, the definition of insured includes any person or organization legally responsible for a motorized golf cart owned by an insured, but does not include a person or organization using or having custody or possession of the motorized golf cart without the permission of the owner.

Coverage E - Personal Liability and Coverage F - Medical Payments To Others do not apply to any Motorized Golf Cart:

- (1) That is subject to motor vehicle registration;
- (2) While being used to carry persons for a charge;
- (3) While being used in any business pursuit;
- (4) While rented to others; or
- (5) While being operated in any prearranged or organized race, speed contest or other competition.

B. "Watercraft Liability"

Paragraph 2.c.(2) is deleted and replaced by the following:

- (2)** One or more outboard engines or motors with:
- (a)** 100 total horsepower or less,
 - (b)** More than 100 horsepower if the outboard engine or motor is not owned by an "insured",
 - (c)** More than 100 horsepower if the outboard engine or motor is owned by an "insured" who acquired it during the policy period; or
 - (d)** More than 100 horsepower if the outboard engine or motor is owned by an "insured" who acquired it before the policy period, but only if:
 - (i)** You declare them at policy inception; or
 - (ii)** Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in **(c)** and **(d)** above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

F. Coverage E – Personal Liability

(Amended to Include Waterbed Liability Coverage)

Item 3. is deleted and replaced by the following

- 3.** Property damage" to property rented to, occupied or used by or in the care of an "insured". This exclusion does not apply to "property damage":

- a.** caused by fire, smoke, explosion or;
- b.** which is caused by or arises out of the ownership, maintenance or use of a "waterbed" at the location described in the Declarations;

However, "property damage" to property rented to, occupied or used by or in the care of an "insured", is excluded for :

- (1)** Sagging or collapse of the floor on which the waterbed is located, if the building construction does not conform to the governing building codes.
- (2)** Damage caused by or resulting from the waterbed if it is not assembled, installed, filled, emptied, located and maintained according to the manufacturer's specifications.

SECTION II - ADDITIONAL COVERAGES

C. Damage to Property of Others

Paragraph 1. The limit of \$1,000 per "occurrence" is deleted and replaced by \$2,000 per "occurrence".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMC HOMEOWNERS PLUS COVERAGE EXTENSION HO0004

AGREEMENT

In return for payment of the premium charged we agree to provide these Additional Coverages:

DEFINITIONS

In this endorsement certain words or phrases are defined as follows:

1. "Loss of power" means the complete or partial interruption of electric power due to conditions beyond an "insured's" control.
2. "Waterbed" means a device, owned by the named insured or a resident of the named insured's household, consisting of a vinyl lined bed frame and water filled sealed mattress, the design and construction of which is specifically intended as a waterbed.

SECTION I – PROPERTY COVERAGES

A. Coverage C – Personal Property

3. Special Limits of Liability

Paragraph a. An additional limit of \$100 is available for a covered loss of money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.

Paragraph e. An additional limit of \$3,500 is available for loss by theft of jewelry, watches, furs, precious and semiprecious stones.

Paragraph f. An additional limit of \$2,500 is available for loss by theft of firearms and related equipment.

Paragraph g. is deleted and replaced by the following:

- g.** 50% of the Coverage C limit of liability for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter. Policy deductible applies.

Paragraph i. is deleted and replaced by the following:

- i.** 2% of the Coverage C limit of liability on property away from the "residence premise" used primarily for "business" purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories **j.** and **k.** below.

This limit is excess over any other coverage providing property coverage for off premises business use.

C. Additional Coverages

1. **Debris Removal** Paragraph **b.** is deleted and replaced with the following:

- b.** We will also pay your reasonable expense, up to \$1,000, for the removal from the "residence premises" of:

(1) Your tree(s) felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or

(2) A neighbor's tree(s) felled by a Peril Insured Against under Coverage **C.**

The \$1,000 limit is the most we will pay in any one loss regardless of the number of fallen trees. No more than \$500 of this limit will be paid for the removal of any one tree.

This coverage is additional insurance.

4. **Fire Department Service Charge**

An additional limit of \$500 is available for this Coverage.

6. **Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery and Counterfeit Money**

An additional limit of \$10,000 is available for this Coverage.

7. **Loss Assessment**

An additional limit of \$1,000 is available for this Coverage.

Paragraphs 13, 14, 15 & 16 are added:

13. Lock Replacement Coverage

We will pay up to \$500 to repair or replace door and/or window locks on the part of the residence premise where you reside when it is likely that the applicable key(s) have been stolen. We must be notified in writing within 72 hours of the discovery that the keys are missing.

This coverage does not apply to:

1. Keys(s) pertaining to motor vehicles, trailers, and/or all motorized land conveyances, whether or not subject to motor vehicle registration.
2. Loss of key(s) entrusted to any person who is not an insured.
3. Loss of key(s) to a dwelling under construction or renovation.

No deductible applies to this coverage.

14. Refrigerated Property Coverage

We will pay up to \$1,000 for direct loss to perishable goods stored in freezers or refrigerators on the "residence premises" for direct loss caused by:

- a. "Loss of power" to the refrigeration unit. "Loss of power" must be caused by damage to:
 - (1) Generating equipment; or
 - (2) Transmitting equipment.
- b. Mechanical failure of the unit which stores the property.

Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.

This additional coverage does not increase the limit of liability for **Coverage C – Personal Property**. The \$1,000 per occurrence coverage limit is excess over any other valid and collectible insurance payments, for the same covered loss, including payments provided by any equipment breakdown endorsement/policy or any implied or expressed product warranty.

The Section I – Exclusion 4. Power Failure does not apply to this coverage.

15. Arson Reward

We will pay an arson reward of \$2,500 for information which leads to an arson conviction for loss or damage covered by this policy. This limit applies per occurrence regardless of the number of persons providing information.

16. Environmental, Safety and Efficiency Improvements

Up to an additional 10% of the amount of a covered property loss is available to repair or replace covered personal property with material or equipment that is better for the environment, safer or more efficient than the material or equipment being replaced.

This additional property limit does not apply as either primary or excess to a loss for which coverage is also provided by any equipment breakdown endorsement/policy.

SECTION II – EXCLUSIONS

A. "Motor Vehicle Liability"

Item 2.e. is deleted and replaced by the following:

- e. A motorized golf cart that is owned by an "insured", designed to carry up to 4 persons, but not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

Coverage E - Personal Liability and Coverage F - Medical Payments To Others apply to Motorized Golf Carts when arising out of:

- (1) The ownership\ maintenance, use, loading or unloading of a motorized golf cart;
- (2) The entrustment by an insured of a motorized golf cart to any person; or
- (3) Statutorily imposed vicarious parental liability for the actions of a child or minor using a motorized golf cart;

while off an insured location.

With respect to a motorized golf cart, the definition of insured includes any person or organization legally responsible for a motorized golf cart owned by an insured, but does not include a person or organization using or having custody or possession of the motorized golf cart without the permission of the owner.

Coverage E - Personal Liability and Coverage F - Medical Payments To Others do not apply to any Motorized Golf Cart:

- (1) That is subject to motor vehicle registration;
- (2) While being used to carry persons for a charge;
- (3) While being used in any business pursuit;
- (4) While rented to others; or
- (5) While being operated in any prearranged or organized race, speed contest or other competition.

B. "Watercraft Liability"

Paragraph 2.c.(2) is deleted and replaced by the following:

- (2)** One or more outboard engines or motors with:
- (a)** 100 total horsepower or less,
 - (b)** More than 100 horsepower if the outboard engine or motor is not owned by an "insured",
 - (c)** More than 100 horsepower if the outboard engine or motor is owned by an "insured" who acquired it during the policy period; or
 - (d)** More than 100 horsepower if the outboard engine or motor is owned by an "insured" who acquired it before the policy period, but only if:
 - (i)** You declare them at policy inception; or
 - (ii)** Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in **(c)** and **(d)** above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

F. Coverage E – Personal Liability

(Amended to Include Waterbed Liability Coverage)

Item 3. is deleted and replaced by the following

- 3.** Property damage" to property rented to, occupied or used by or in the care of an "insured". This exclusion does not apply to "property damage":

- a.** caused by fire, smoke, explosion or;
- b.** which is caused by or arises out of the ownership, maintenance or use of a "waterbed" at the location described in the Declarations;

However, "property damage" to property rented to, occupied or used by or in the care of an "insured", is excluded for :

- (1)** Sagging or collapse of the floor on which the waterbed is located, if the building construction does not conform to the governing building codes.
- (2)** Damage caused by or resulting from the waterbed if it is not assembled, installed, filled, emptied, located and maintained according to the manufacturer's specifications.

SECTION II - ADDITIONAL COVERAGES

C. Damage to Property of Others

Paragraph 1. The limit of \$1,000 per "occurrence" is deleted and replaced by \$2,000 per "occurrence".

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMC CHOICE HOMEOWNERS COVERAGE EXTENSION HO0003 & HO0005

AGREEMENT

In return for payment of the premium charged we agree to provide these Additional Coverages:

DEFINITIONS

In this endorsement certain words or phrases are defined as follows:

"Loss of power" means the complete or partial interruption of electric power due to conditions beyond an "insured's" control.

SECTION I – PROPERTY COVERAGES

C. Coverage C – Personal Property

3. Special Limits of Liability

Paragraph a. An additional limit of \$300 is available on money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.

Paragraph b. An additional limit of \$1,000 is available on securities, accounts, deeds, evidences of debt, letters of credit, notes, other than bank notes, manuscripts, personal records, passports, tickets and stamps.

Paragraph c. An additional limit of \$1,000 is available on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.

Paragraph d. An additional limit of \$1,000 is available on trailers or semitrailers not used with watercraft of all types.

Paragraph e. An additional limit of \$3,500 is available for loss by theft of jewelry, watches, furs, precious and semiprecious stones.

Paragraph f. An additional limit of \$2,500 is available for loss by theft of firearms and related equipment.

Paragraph g. is deleted and replaced by the following:

g. 50% of the Coverage C limit of liability for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter. Policy deductible applies.

Paragraph h. An additional limit of \$2,500 is available on property, on the "residence premises", used primarily for "business" purposes.

Paragraph i. is deleted and replaced by the following:

i. 1% of the Coverage C limit of liability on property away from the "residence premise" used primarily for "business" purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories **j.** and **k.** below.

This limit is excess over any other coverage providing property coverage for off premises business use.

Paragraph j. An additional limit of \$1,000 is available for electronic apparatus and accessories while in or upon a "motor vehicle", but only if the apparatus is equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.

Paragraph k. An additional limit of \$1,000 is available for electronic apparatus and accessories used primarily for "business" while away from the "residence premises" and not in or upon a "motor vehicle". The apparatus must be equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.

D. Coverage D – Loss of Use

Paragraph 1. is deleted and replaced by the following:

1. Additional Living Expense

If a loss covered under Section I makes that part of the "residence premises" where you reside not fit to live in, we cover any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living.

Payment will be for the shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere up to a maximum of **12 months** immediately following the occurrence date of a covered loss.

The Coverage D limit, shown on the policy declaration page, is deleted and replaced by "**Actual Living Expense**" The limit of liability of the Coverage D amount available for **2. Fair Rental Value** and **3. Civil Authority Prohibits Use** below, will be reduced by any amount paid under **1. Additional Living Expense**.

E. Additional Coverages

- 1. Debris Removal** Paragraph **b.** is deleted and replaced with the following:
 - b.** We will also pay your reasonable expense, up to \$1,000, for the removal from the "residence premises" of:
 - (1)** Your tree(s) felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or
 - (2)** A neighbor's tree(s) felled by a Peril Insured Against.

The \$1,000 limit is the most we will pay in any one loss regardless of the number of fallen trees. No more than \$500 of this limit will be paid for the removal of any one tree.

The aggregate limit of \$1,000 is increased to 10% of Coverage A if the tree(s), due to the perils listed in (1) & (2) above, causes damage to a covered structure.

This coverage is additional insurance.

4. Fire Department Service Charge

An additional limit of \$500 is available for this Coverage.

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery and Counterfeit Money

An additional limit of \$10,000 is available for this Coverage.

7. Loss Assessment

An additional limit of \$4,000 is available for this Coverage.

Paragraphs 13, 14, 15 & 16 are added:

13. Lock Replacement Coverage

We will pay up to \$1,000 to repair or replace door and/or window locks on the part of the residence premise where you reside when it is likely that the applicable key(s) have been stolen. We must be notified in writing within 72 hours of the discovery that the keys are missing.

This coverage does not apply to:

- 1.** Keys(s) pertaining to motor vehicles, trailers, and/or all motorized land conveyances, whether or not subject to motor vehicle registration.
- 2.** Loss of key(s) entrusted to any person who is not an insured.

- 3.** Loss of key(s) to a dwelling under construction or renovation.

No deductible applies to this coverage.

14. Refrigerated Property Coverage

We will pay up to \$2,500 for direct loss to perishable goods stored in freezers or refrigerators on the "residence premises" for direct loss caused by:

- a.** "Loss of power" to the refrigeration unit. "Loss of power" must be caused by damage to:
 - (1)** Generating equipment; or
 - (2)** Transmitting equipment.
- b.** Mechanical failure of the unit which stores the property.

Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.

This additional coverage does not increase the limit of liability for **Coverage C – Personal Property**. The \$2,500 per occurrence coverage limit is excess over any other valid and collectible insurance payments, for the same covered loss, including payments provided by any equipment breakdown endorsement/policy or any implied or expressed product warranty.

The Section I – Exclusion 4. Power Failure does not apply to this coverage.

15. Arson Reward

We will pay an arson reward of \$2,500 for information which leads to an arson conviction for loss or damage covered by this policy. This limit applies per occurrence regardless of the number of persons providing information.

16. Environmental, Safety and Efficiency Improvements

Up to an additional 10% of the amount of a covered property loss is available to repair or replace a covered building or covered personal property with material or equipment that is better for the environment, safer or more efficient than the material or equipment being replaced.

This additional 10% limit does not apply to a covered building unless the **Dwelling Coverage A or Other Structures Coverage B**, to which this covered loss applies, is insured to 100% of replacement cost.

This additional property limit does not apply as either primary or excess to a loss for which coverage is also provided by any equipment breakdown endorsement/policy.

SECTION II – EXCLUSIONS

A. “Motor Vehicle Liability”

Item 2.e. is deleted and replaced by the following:

- e. A motorized golf cart that is owned by an “insured”, designed to carry up to 4 persons, but not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

Coverage E - Personal Liability and **Coverage F - Medical Payments To Others** apply to Motorized Golf Carts when arising out of:

- (1) The ownership\ maintenance, use, loading or unloading of a motorized golf cart;
- (2) The entrustment by an insured of a motorized golf cart to any person; or
- (3) Statutorily imposed vicarious parental liability for the actions of a child or minor using a motorized golf cart;

while off an insured location.

With respect to a motorized golf cart, the definition of insured includes any person or organization legally responsible for a motorized golf cart owned by an insured, but does not include a person or organization using or having custody or possession of the motorized golf cart without the permission of the owner.

Coverage E - Personal Liability and **Coverage F - Medical Payments To Others** do not apply to any Motorized Golf Cart:

- (1) That is subject to motor vehicle registration;
- (2) While being used to carry persons for a charge;
- (3) While being used in any business pursuit;
- (4) While rented to others; or
- (5) While being operated in any prearranged or organized race, speed contest or other competition.

B. “Watercraft Liability”

Paragraph 2.c.(2) is deleted and replaced by the following:

- (2) One or more outboard engines or motors with:
 - (a) 100 total horsepower or less,
 - (b) More than 100 horsepower if the outboard engine or motor is not owned by an “insured”,
 - (c) More than 100 horsepower if the outboard engine or motor is owned by an “insured” who acquired it during the policy period; or
 - (d) More than 100 horsepower if the outboard engine or motor is owned by an “insured” who acquired it before the policy period, but only if:
 - (i) You declare them at policy inception; or
 - (ii) Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in (c) and (d) above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

SECTION II - ADDITIONAL COVERAGES

C. Damage to Property of Others

Paragraph 1. The limit of \$1,000 per “occurrence” is deleted and replaced by \$2,000 per “occurrence”.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMC CHOICE HOMEOWNERS COVERAGE EXTENSION HO0006

AGREEMENT

In return for payment of the premium charged we agree to provide these Additional Coverages:

DEFINITIONS

In this endorsement certain words or phrases are defined as follows:

1. "Loss of power" means the complete or partial interruption of electric power due to conditions beyond an "insured's" control.
2. "Waterbed" means a device, owned by the named insured or a resident of the named insured's household, consisting of a vinyl lined bed frame and water filled sealed mattress, the design and construction of which is specifically intended as a waterbed.

SECTION I – PROPERTY COVERAGES

B. Coverage C – Personal Property

3. Special Limits of Liability

Paragraph a. An additional limit of \$300 is available for a covered loss of money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.

Paragraph b. An additional limit of \$1,000 is available on securities, accounts, deeds, evidences of debt, letters of credit, notes, other than bank notes, manuscripts, personal records, passports, tickets and stamps.

Paragraph c. An additional limit of \$1,000 is available on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.

Paragraph d. An additional limit of \$1,000 is available on trailers or semitrailers not used with watercraft of all types.

Paragraph e. An additional limit of \$3,500 is available for loss by theft of jewelry, watches, furs, precious and semiprecious stones.

Paragraph f. An additional limit of \$2,500 is available for loss by theft of firearms and related equipment.

Paragraph g. is deleted and replaced by the following:

- g.** 50% of the Coverage C limit of liability for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter. Policy deductible applies.

Paragraph h. An additional limit of \$2,500 is available on property, on the "residence premises", used primarily for "business" purposes.

Paragraph i. is deleted and replaced by the following:

- i.** 2% of the Coverage C limit of liability on property away from the "residence premise" used primarily for "business" purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories **j.** and **k.** below.

This limit is excess over any other coverage providing property coverage for off premises business use.

Paragraph j. An additional limit of \$1,000 is available for electronic apparatus and accessories while in or upon a "motor vehicle", but only if the apparatus is equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.

Paragraph k. An additional limit of \$1,000 is available for electronic apparatus and accessories used primarily for "business" while away from the "residence premises" and not in or upon a "motor vehicle". The apparatus must be equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.

Item 5. is added:

5. Special Extension of Coverage C Contents

If the limit of liability for Coverage C exceeds the amount of covered loss or damage, we will, at your request, add the excess amount to the amount to the limit of liability for Coverage A.

C. Coverage D – Loss of Use

Paragraph 1. is deleted and replaced with:

1. Additional Living Expense

If a loss by a Peril Insured Against under this policy to covered property or the building containing the property makes the "residence premises" not fit to live in, we cover any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living.

Payment will be for the shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere up to a maximum of **6 months** immediately following the occurrence date of a covered loss.

The limit of this coverage is the **Actual Living Expense**. The limit of liability of the Coverage D amount available for **2. Fair Rental Value** and **3. Civil Authority Prohibits Use** below, will be reduced by any amount paid under **1. Additional Living Expense**.

D. Additional Coverages

1. Debris Removal Paragraph b. is deleted and replaced with the following:

b. We will also pay your reasonable expense, up to \$1,000, for the removal from the "residence premises" of:

- (1) Your tree(s) felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or
- (2) A neighbor's tree(s) felled by a Peril Insured Against under Coverage C.

The \$1,000 limit is the most we will pay in any one loss regardless of the number of fallen trees. No more than \$500 of this limit will be paid for the removal of any one tree.

The aggregate limit of \$1,000 is increased to 10% of Coverage C if the tree(s), due to the perils listed in (1) & (2) above, causes damage to a covered structure.

This coverage is additional insurance.

4. Fire Department Service Charge

An additional limit of \$500 is available for this Coverage.

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery and Counterfeit Money

An additional limit of \$10,000 is available for this Coverage.

7. Loss Assessment

An additional limit of \$4,000 is available for this Coverage.

Paragraphs 12, 13, 14 & 15 are added:

12. Lock Replacement Coverage

We will pay up to \$1,000 to repair or replace door and/or window locks on the part of the residence premise where you reside when it is likely that the applicable key(s) have been stolen. We must be notified in writing within 72 hours of the discovery that the keys are missing.

This coverage does not apply to:

1. Keys(s) pertaining to motor vehicles, trailers, and/or all motorized land conveyances, whether or not subject to motor vehicle registration.
2. Loss of key(s) entrusted to any person who is not an insured.
3. Loss of key(s) to a dwelling under construction or renovation.

No deductible applies to this coverage.

13. Refrigerated Property Coverage

We will pay up to \$2,500 for direct loss to perishable goods stored in freezers or refrigerators on the "residence premises" for direct loss caused by:

- a. "Loss of power" to the refrigeration unit. "Loss of power" must be caused by damage to:
 - (1) Generating equipment; or
 - (2) Transmitting equipment.
- b. Mechanical failure of the unit which stores the property.

Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.

This additional coverage does not increase the limit of liability for **Coverage C – Personal Property**. The \$2,500 per occurrence coverage limit is excess over any other valid and collectible insurance payments, for the same covered loss, including payments provided by any equipment breakdown endorsement/policy or any implied or expressed product warranty.

The Section I – Exclusion 4. Power Failure does not apply to this coverage.

14. Arson Reward

We will pay an arson reward of \$2,500 for information which leads to an arson conviction for loss or damage covered by this policy. This limit applies per occurrence regardless of the number of persons providing information.

15. Environmental, Safety and Efficiency Improvements

Up to an additional 10% of the amount of a covered property loss is available to repair or replace a covered building or covered personal property with material or equipment that is better for the environment, safer or more efficient than the material or equipment being replaced.

This additional property limit does not apply as either primary or excess to a loss for which coverage is also provided by any equipment breakdown endorsement/policy.

SECTION II – EXCLUSIONS

A. “Motor Vehicle Liability”

Item 2.e. is deleted and replaced by the following:

- e.** A motorized golf cart that is owned by an “insured”, designed to carry up to 4 persons, but not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

Coverage E - Personal Liability and Coverage F - Medical Payments To Others apply to Motorized Golf Carts when arising out of:

- (1)** The ownership\ maintenance, use, loading or unloading of a motorized golf cart;
- (2)** The entrustment by an insured of a motorized golf cart to any person; or
- (3)** Statutorily imposed vicarious parental liability for the actions of a child or minor using a motorized golf cart;

while off an insured location.

With respect to a motorized golf cart, the definition of insured includes any person or organization legally responsible for a motorized golf cart owned by an insured, but does not include a person or organization using or having custody or possession of the motorized golf cart without the permission of the owner.

Coverage E - Personal Liability and Coverage F - Medical Payments To Others do not apply to any Motorized Golf Cart:

- (1)** That is subject to motor vehicle registration;
- (2)** While being used to carry persons for a charge;
- (3)** While being used in any business pursuit;
- (4)** While rented to others; or
- (5)** While being operated in any prearranged or organized race, speed contest or other competition.

B. “Watercraft Liability”

Paragraph 2.c.(2) is deleted and replaced by the following:

- (2)** One or more outboard engines or motors with:
 - (a)** 100 total horsepower or less,
 - (b)** More than 100 horsepower if the outboard engine or motor is not owned by an “insured”,
 - (c)** More than 100 horsepower if the outboard engine or motor is owned by an “insured” who acquired it during the policy period; or
 - (d)** More than 100 horsepower if the outboard engine or motor is owned by an “insured” who acquired it before the policy period, but only if:
 - (i)** You declare them at policy inception; or
 - (ii)** Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in **(c)** and **(d)** above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

F. Coverage E – Personal Liability

(Amended to Include Waterbed Liability Coverage)

Item 3. is deleted and replaced by the following

- 3.** Property damage” to property rented to, occupied or used by or in the care of an “insured”. This exclusion does not apply to “property damage”:
 - a.** caused by fire, smoke, explosion or;
 - b.** which is caused by or arises out of the ownership, maintenance or use of a “waterbed” at the location described in the Declarations;However, “property damage” to property rented to, occupied or used by or in the care of an “insured”, is excluded for :
 - (1)** Sagging or collapse of the floor on which the waterbed is located, if the building construction does not conform to the governing building codes.
 - (2)** Damage caused by or resulting from the waterbed if it is not assembled, installed, filled, emptied, located and maintained according to the manufacturer’s specifications.

SECTION II - ADDITIONAL COVERAGES

C. Damage to Property of Others

Paragraph 1. The limit of \$1,000 per “occurrence” is deleted and replaced by \$2,000 per “occurrence”.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EMC CHOICE HOMEOWNERS COVERAGE EXTENSION HO0004

AGREEMENT

In return for payment of the premium charged we agree to provide these Additional Coverages:

DEFINITIONS

In this endorsement certain words or phrases are defined as follows:

1. "Loss of power" means the complete or partial interruption of electric power due to conditions beyond an "insured's" control.
2. "Waterbed" means a device, owned by the named insured or a resident of the named insured's household, consisting of a vinyl lined bed frame and water filled sealed mattress, the design and construction of which is specifically intended as a waterbed.

SECTION I – PROPERTY COVERAGES

A. Coverage C – Personal Property

3. Special Limits of Liability

Paragraph a. An additional limit of \$300 is available for a covered loss of money, bank notes, bullion, gold other than goldware, silver other than silverware, platinum other than platinumware, coins, medals, scrip, stored value cards and smart cards.

Paragraph b. An additional limit of \$1,000 is available on securities, accounts, deeds, evidences of debt, letters of credit, notes, other than bank notes, manuscripts, personal records, passports, tickets and stamps.

Paragraph c. An additional limit of \$1,000 is available on watercraft of all types, including their trailers, furnishings, equipment and outboard engines or motors.

Paragraph d. An additional limit of \$1,000 is available on trailers or semitrailers not used with watercraft of all types.

Paragraph e. An additional limit of \$3,500 is available for loss by theft of jewelry, watches, furs, precious and semiprecious stones.

Paragraph f. An additional limit of \$2,500 is available for loss by theft of firearms and related equipment.

Paragraph g. is deleted and replaced by the following:

- g.** 50% of the Coverage C limit of liability for loss by theft of silverware, silver-plated ware, goldware, gold-plated ware, platinumware, platinum-plated ware and pewterware. This includes flatware, hollowware, tea sets, trays and trophies made of or including silver, gold or pewter. Policy deductible applies.

Paragraph h. An additional limit of \$2,500 is available on property, on the "residence premises", used primarily for "business" purposes.

Paragraph i. is deleted and replaced by the following:

- i.** 2% of the Coverage C limit of liability on property away from the "residence premise" used primarily for "business" purposes. However, this limit does not apply to loss to electronic apparatus and other property described in Categories **j.** and **k.** below.

This limit is excess over any other coverage providing property coverage for off premises business use.

Paragraph j. An additional limit of \$1,000 is available for electronic apparatus and accessories while in or upon a "motor vehicle", but only if the apparatus is equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.

Paragraph k. An additional limit of \$1,000 is available for electronic apparatus and accessories used primarily for "business" while away from the "residence premises" and not in or upon a "motor vehicle". The apparatus must be equipped to be operated by power from the "motor vehicle's" electrical system while still capable of being operated by other power sources.

B. Coverage D – Loss of Use

Paragraph 1. is deleted and replaced by the following:

1. Additional Living Expense

If a loss by a Peril Insured Against under this policy to covered property or the building containing the property makes the "residence premises" not fit to live in, we cover any necessary increase in living expenses incurred by you so that your household can maintain its normal standard of living.

Payment will be for the shortest time required to repair or replace the damage or, if you permanently relocate, the shortest time required for your household to settle elsewhere up to a maximum of **6 months** immediately following the occurrence date of a covered loss.

The limit of this coverage is the **Actual Living Expense**. The limit of liability of the Coverage D amount available for **2. Fair Rental Value** and **3. Civil Authority Prohibits Use** below, will be reduced by any amount paid under **1. Additional Living Expense**.

C. Additional Coverages

1. Debris Removal Paragraph b. is deleted and replaced with the following:

b. We will also pay your reasonable expense, up to \$1,000, for the removal from the "residence premises" of:

- (1) Your tree(s) felled by the peril of Windstorm or Hail or Weight of Ice, Snow or Sleet; or
- (2) A neighbor's tree(s) felled by a Peril Insured Against under Coverage C.

The \$1,000 limit is the most we will pay in any one loss regardless of the number of fallen trees. No more than \$500 of this limit will be paid for the removal of any one tree.

The aggregate limit of \$1,000 is increased to 10% of Coverage C if the tree(s), due to the perils listed in (1) & (2) above, causes damage to a covered structure.

This coverage is additional insurance.

4. Fire Department Service Charge

An additional limit of \$500 is available for this Coverage.

6. Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery and Counterfeit Money

An additional limit of \$10,000 is available for this Coverage.

7. Loss Assessment

An additional limit of \$4,000 is available for this Coverage.

Paragraphs 12, 13, 14 & 15 are added:

12. Lock Replacement Coverage

We will pay up to \$1,000 to repair or replace door and/or window locks on the part of the residence premise where you reside when it is likely that the applicable key(s) have been stolen. We must be notified in writing within 72 hours of the discovery that the keys are missing.

This coverage does not apply to:

1. Keys(s) pertaining to motor vehicles, trailers, and/or all motorized land conveyances, whether or not subject to motor vehicle registration.
2. Loss of key(s) entrusted to any person who is not an insured.
3. Loss of key(s) to a dwelling under construction or renovation.

No deductible applies to this coverage.

13. Refrigerated Property Coverage

We will pay up to \$2,500 for direct loss to perishable goods stored in freezers or refrigerators on the "residence premises" for direct loss caused by:

- a. "Loss of power" to the refrigeration unit. "Loss of power" must be caused by damage to:
 - (1) Generating equipment; or
 - (2) Transmitting equipment.
- b. Mechanical failure of the unit which stores the property.

Coverage will apply only if you have maintained the refrigeration unit in proper working condition immediately prior to the loss.

This additional coverage does not increase the limit of liability for **Coverage C – Personal Property**. The \$2,500 per occurrence coverage limit is excess over any other valid and collectible insurance payments, for the same covered loss, including payments provided by any equipment breakdown endorsement/policy or any implied or expressed product warranty.

The Section I – Exclusion 4. Power Failure does not apply to this coverage.

14. Arson Reward

We will pay an arson reward of \$2,500 for information which leads to an arson conviction for loss or damage covered by this policy. This limit applies per occurrence regardless of the number of persons providing information.

15. Environmental, Safety and Efficiency Improvements

Up to an additional 10% of the amount of a covered property loss is available to repair or replace covered personal property with material or equipment that is better for the environment, safer or more efficient than the material or equipment being replaced.

This additional property limit does not apply as either primary or excess to a loss for which coverage is also provided by any equipment breakdown endorsement/policy.

SECTION II – EXCLUSIONS

A. “Motor Vehicle Liability”

Item 2.e. is deleted and replaced by the following:

- e. A motorized golf cart that is owned by an “insured”, designed to carry up to 4 persons, but not built or modified after manufacture to exceed a speed of 25 miles per hour on level ground.

Coverage E - Personal Liability and Coverage F - Medical Payments To Others apply to Motorized Golf Carts when arising out of:

- (1) The ownership\ maintenance, use, loading or unloading of a motorized golf cart;
- (2) The entrustment by an insured of a motorized golf cart to any person; or
- (3) Statutorily imposed vicarious parental liability for the actions of a child or minor using a motorized golf cart;

while off an insured location.

With respect to a motorized golf cart, the definition of insured includes any person or organization legally responsible for a motorized golf cart owned by an insured, but does not include a person or organization using or having custody or possession of the motorized golf cart without the permission of the owner.

Coverage E - Personal Liability and Coverage F - Medical Payments To Others do not apply to any Motorized Golf Cart:

- (1) That is subject to motor vehicle registration;
- (2) While being used to carry persons for a charge;
- (3) While being used in any business pursuit;
- (4) While rented to others; or
- (5) While being operated in any prearranged or organized race, speed contest or other competition.

B. “Watercraft Liability”

Paragraph 2.c.(2) is deleted and replaced by the following:

- (2) One or more outboard engines or motors with:
 - (a) 100 total horsepower or less,
 - (b) More than 100 horsepower if the outboard engine or motor is not owned by an “insured”,
 - (c) More than 100 horsepower if the outboard engine or motor is owned by an “insured” who acquired it during the policy period; or
 - (d) More than 100 horsepower if the outboard engine or motor is owned by an “insured” who acquired it before the policy period, but only if:
 - (i) You declare them at policy inception; or
 - (ii) Your intent to insure them is reported to us in writing within 45 days after you acquire them.

The coverages in (c) and (d) above apply for the policy period.

Horsepower means the maximum power rating assigned to the engine or motor by the manufacturer.

F. Coverage E – Personal Liability

(Amended to Include Waterbed Liability Coverage)

Item 3. is deleted and replaced by the following

- 3. Property damage” to property rented to, occupied or used by or in the care of an “insured”. This exclusion does not apply to “property damage”:

- a. caused by fire, smoke, explosion or;
- b. which is caused by or arises out of the ownership, maintenance or use of a “waterbed” at the location described in the Declarations;

However, “property damage” to property rented to, occupied or used by or in the care of an “insured”, is excluded for :

- (1) Sagging or collapse of the floor on which the waterbed is located, if the building construction does not conform to the governing building codes.
- (2) Damage caused by or resulting from the waterbed if it is not assembled, installed, filled, emptied, located and maintained according to the manufacturer’s specifications.

SECTION II - ADDITIONAL COVERAGES

C. Damage to Property of Others

Paragraph 1. The limit of \$1,000 per “occurrence” is deleted and replaced by \$2,000 per “occurrence”.

SERFF Tracking Number:	EMCC-125864044	State:	Arkansas
First Filing Company:	EMCASCO Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	AR-HO-2008-03		
TOI:	04.0 Homeowners	Sub-TOI:	04.0000 Homeowners Sub-TOI Combinations
Product Name:	Homeowners		
Project Name/Number:	/		

Supporting Document Schedules

Satisfied -Name:	Uniform Transmittal Document-Property & Casualty	Review Status:	Approved	10/22/2008
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Comments:

Attachment:

RFF_pctd.pdf

Satisfied -Name:	Memorandum	Review Status:	Approved	10/22/2008
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Comments:

Attachment:

FORM_HOCHOICE.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">New Business</div> <div style="width: 55%;"></div> </div> <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;">Renewal Business</div> <div style="width: 55%;"></div> </div> f. State Filing #: g. SERFF Filing #: h. Subject Codes
-------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

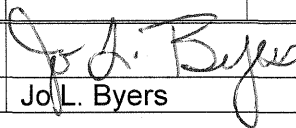
3. Group Name	Group NAIC #
EMC Insurance Companies	062

4. Company Name(s)	Domicile	NAIC #	FEIN #
Employers Mutual Casualty Company	IA	21415	42-0234980
EMCASCO Insurance Company	IA	21407	42-6070764
Union Insurance Company of Providence	IA	21423	05-0230479

5. Company Tracking Number	AR-HO-2008-03
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Jo L. Byers P. O. Box 712 Des Moines, IA 50306-0712	Filings Analyst	800-247-2128 ext. 2707	515-345-2223	Jo.L.Byers@EMCIns.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Jo L. Byers

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	Homeowners
10. Sub-Type of Insurance (Sub-TOI)	Homeowners
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]	
12. Company Program Title (Marketing title)	Homeowners
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: 1/15/09 Renewal: 1/15/09

Property & Casualty Transmittal Document---

15.	Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16.	Reference Organization (if applicable)	
17.	Reference Organization # & Title	
18.	Company's Date of Filing	10/17/08
19.	Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

20.	This filing transmittal is part of Company Tracking #	AR-HO-2008-03
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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With this revision, we have changed several company forms. All policyholders will receive our EMC Automatic Homeowners Coverage Extension for no additional premium, with the option to purchase either our EMC Homeowners Plus Coverage Extension (\$20 premium charge) or EMC Choice Homeowners Coverage Extension (\$50 premium charge). In addition, we are introducing Identity Theft 911 Resolution Service and Equipment Breakdown Coverage. Please refer to the attached form memorandum for further details. The corresponding rule filing will be submitted under separate cover.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
Check #: N/A Amount: \$50.00	
Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.	

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		AR-HO-2008-03		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Credit Card, Electronic Fund Transfer Card or Access Device, Forgery & counterfeit Money Increased Limits Endorsement	HO7114 (11-02)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
02	Other Structures Endorsement	HO7110 (1-91)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
03	Extensions of Coverage (All Forms)	HO7103 (11-02)	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input checked="" type="checkbox"/> Withdrawn		
04	Identity Fraud Expense Coverage	HO7198 (12-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05	Equipment Breakdown Coverage	HO7213 (12-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06	EMC Automatic HO Extension HO0002, HO0003 & HO0005	HO7210 (12-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07	EMC Automatic HO Coverage Extension HO0006	HO7210.1 (12-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08	EMC Automatic HO Coverage Extension HO0004	HO7210.2 (12-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09	EMC HO Plus Coverage Extension HO0002, HO0003 & HO0005	HO7211 (12-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10	EMC HO Plus Coverage Extension HO0006	HO7211.1 (12-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)

(Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		AR-HO-2008-03		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)				
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	EMC HO Plus Coverage Extension HO0004	HO7211.2 (12-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
02	EMC Choice HO Coverage Extension HO0003 & HO0005	HO7212 (12-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	EMC Choice HO Coverage Extension HO0006	HO7212.1 (12-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04	EMC Choice HO Coverage Extension HO0004	HO7212.2 (12-08)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

ARKANSAS - HOMEOWNERS FORM FILING MEMORANDUM

Page 1

WITHDRAWN ENDORSEMENTS

The following endorsements are being withdrawn since our new coverage extension endorsements include the same or increased coverages, described below:

HO7114 (11-02) - Credit Card, Electronic Fund Transfer Card or Access Device, Forgery and Counterfeit Money Increased Limits Endorsement

Increased the limit to \$1,000 for no additional premium.

HO7110 (1-91) - Other Structures Endorsement

If there were no other structures on the residence premises, the Coverage B limit was added to Coverage A limit. If there were other structures and at time of loss, the Coverage B limit exceeded the cost of other structures, the excess was added to the Coverage A limit. No additional premium.

HO7103 (11-02) - Extensions of Coverage (All Forms)

For no additional premium, the following were included:

\$500 Refrigerated Property coverage,
Golf Cart Liability coverage,
\$1,500 Damage To Property of Others coverage

NEW ENDORSEMENTS

HO7198 (12-08) - Identity Fraud Expense Coverage

This is a non-premium endorsement that will be used in lieu ISO's Identity Fraud Endorsement HO0455.

When new EMC Automatic Extension Endorsements are attached, \$1,000 of coverage is provided automatically.

When a new EMC Plus Extension Endorsement is purchased, coverage is increased to \$15,000.

When a new EMC Choice Homeowners Extension Endorsement is purchased, coverage is increased to \$25,000.

HO7213 (12-08) - Equipment Breakdown Coverage

For a \$20 premium, this endorsement may be added to provide a \$50,000 per occurrence limit of liability with a \$500 per occurrence deductible.

If new EMC Choice Homeowners Extension HO7212 is purchased, HO7213 is attached for no additional premium.

ARKANSAS - HOMEOWNERS FORM FILING MEMORANDUM

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HO7210 (12-08) - EMC Automatic Homeowners Coverage Extension HO0002, HO0003 & HO0005

*For no additional premium, HO7210 will be attached to all **HO0002, HO0003 and HO0005** policies unless an EMC Plus or EMC Choice Homeowners Coverage Extension endorsement is purchased instead. Coverage includes:*

- Other Structures Limit, as previously provided under withdrawn endorsement HO7110
- Silverware, Goldware, Pewterware - 50% of Coverage C limit applies in lieu of \$2,500 policy limit
- Credit Card, Electronic Fund Transfer Card or Access Device, etc. - An additional \$500 is added to the policy limit of \$500, or if applicable, to any increased limit purchased
- Lock Replacement Coverage - \$500 limit to repair or replace door and/or window locks (no deductible)
- Refrigerated Property - \$500 limit applies (no deductible)
- Environmental, Safety and Efficiency Improvements - Up to an additional 10% of the amount of a covered loss available to repair or replace with property that is better for the environment, safer, or more efficient
- Golf Cart Liability - Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.
- Owned Watercraft Liability - Coverage for outboard motors 25 HP or less is increased to 100 HP or less
- Damage To Property of Others - The \$1,000 policy limit is increased to \$1,500

In addition to the above, we will automatically attach:

- ISO Personal Injury Liability Endorsement HO2482
- New company Identity Fraud Expense Coverage Endorsement HO7198 - \$1,000 limit
- Current company endorsement Contingent Workers' Compensation Coverage - HO7105

HO7210.1 (12-08) - EMC Automatic Homeowners Coverage Extension HO0006

*For no additional premium, HO7210.1 will be attached to all **HO0006** policies unless an EMC Plus or EMC Choice Homeowners Coverage Extension endorsement is purchased instead. Coverage includes:*

- Silverware, Goldware, Pewterware - 50% of Coverage C limit applies in lieu of \$2,500 policy limit
- Credit Card, Electronic Fund Transfer Card or Access Device, etc. - An additional \$500 is added to: the policy limit of \$500, or if applicable, to any increased limit purchased
- Lock Replacement Coverage - \$1,000 limit to repair or replace door and/or window locks (no deductible)
- Refrigerated Property - \$500 limit applies (no deductible)
- Environmental, Safety and Efficiency Improvements - Up to an additional 10% of the amount of a covered loss available to repair or replace with property that is better for the environment, safer, or more efficient
- Golf Cart Liability - Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.
- Owned Watercraft Liability - Coverage for outboard motors 25 HP or less is increased to 100 HP or less
- Damage To Property of Others - The \$1,000 policy limit is increased to \$1,500

In addition to the above, we will automatically attach:

- ISO Personal Injury Liability Endorsement HO2482
- New company Identity Fraud Expense Coverage Endorsement HO7198 - \$1,000 limit
- Current company endorsement Contingent Workers' Compensation Coverage - HO7105

HO7210.2 (12-08) - EMC Automatic Homeowners Coverage Extension HO0004

*For no additional premium, HO7210.2 will be attached to all **HO0004** policies unless an EMC Plus or EMC Choice Homeowners Coverage Extension endorsement is purchased instead. Coverage includes:*

- Silverware, Goldware, Pewterware - 50% of Coverage C limit applies in lieu of \$2,500 policy limit
- Credit Card, Electronic Fund Transfer Card or Access Device, etc. - An additional \$500 is added to the policy limit of \$500, or if applicable, to any increased limit purchased
- Lock Replacement Coverage - \$1,000 limit to repair or replace door and/or window locks (no deductible)
- Refrigerated Property - \$500 limit applies (no deductible)
- Environmental, Safety and Efficiency Improvements - Up to an additional 10% of the amount of a covered loss available to repair or replace with property that is better for the environment, safer, or more efficient
- Golf Cart Liability - Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.
- Owned Watercraft Liability - Coverage for outboard motors 25 HP or less is increased to 100 HP or less
- Damage To Property of Others - The \$1,000 policy limit is increased to \$1,500

In addition to the above, we will automatically attach:

- ISO Personal Injury Liability Endorsement HO2482
- New company Identity Fraud Expense Coverage Endorsement HO7198 - \$1,000 limit
- Current company endorsement Contingent Workers' Compensation Coverage - HO7105

HO7211 (12-08) - EMC Homeowners Plus Coverage Extension HO0002, HO0003 & HO0005

*For an additional premium of \$20 coverage may be extended under Forms **HO0002, HO0003 and HO0005** by attachment of HO7211. Coverage includes:*

- Other Structures Limit, as previously provided under withdrawn endorsement HO7110
- Money, bank notes, etc. - An additional \$100 is added to the policy limit of \$200, or if applicable, any increased limit purchased
- Jewelry, Watches, Furs, etc. - An additional \$3,500 is added to the policy limit of \$1,500, or if applicable, any increased limit purchased
- Firearms & related equipment - An additional \$2,500 is added to the policy limit of \$2,500, or if applicable, any increased limit purchased
- Silverware, Goldware, Pewterware - 50% of Coverage C limit applies in lieu of \$2,500 policy limit
- Business Property away from the residence premises - The \$500 limit is increased to 1% of the Coverage C limit
- Debris Removal - \$1,000 per occurrence/\$500 per tree whether or not a covered structure is damaged; or whether or not a driveway or ramp is blocked
- Fire Department Service Charge - An additional \$500 is added to the policy limit of \$500
- Credit Card, Electronic Fund Transfer Card or Access Device, etc. - An additional \$10,000 is added to the policy limit of \$500
- Loss Assessment - An additional limit of \$1,000 is added to the policy limit of \$1,000
- Lock Replacement Coverage - \$500 limit to repair or replace door and/or window locks (no deductible)
- Refrigerated Property - \$1,000 limit applies (no deductible)
- Arson Reward - \$2,500 for information leading to an arson conviction for loss or damage covered under the policy
- Environmental, Safety and Efficiency Improvements - Up to an additional 10% of the amount of a covered loss available to repair or replace with property that is better for the environment, safer, or more efficient
- Golf Cart Liability - Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.
- Owned Watercraft Liability - Coverage for outboard motors 25 HP or less is increased to 100 HP or less
- Damage To Property of Others - The \$1,000 limit is increased to \$2,000

With the purchase of HO7211, we will also automatically attach:

- ISO Personal Injury Liability Endorsement HO2482
- New company Identity Fraud Expense Coverage Endorsement HO7198 - \$1,000 limit
- Current company endorsement Contingent Workers' Compensation Coverage - HO7105

ARKANSAS - HOMEOWNERS FORM FILING MEMORANDUM

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HO7211.1 (12-08) - EMC Homeowners Plus Coverage Extension HO0006

*For an additional premium of \$20 coverage may be extended under Form **HO0006**, by attachment of HO7211.1.*

Coverage includes:

- Money, bank notes, etc. - An additional \$100 is added to the policy limit of \$200, or if applicable, any increased limit purchased
- Jewelry, Watches, Furs, etc. - An additional \$3,500 is added to the policy limit of \$1,500, or if applicable, any increased limit purchased
- Firearms & related equipment - An additional \$2,500 is added to the policy limit of \$2,500, or if applicable, any increased limit purchased
- Silverware, Goldware, Pewterware - 50% of Coverage C limit applies in lieu of \$2,500 policy limit
- Business Property away from the residence premises - The \$500 limit is increased to 2% of the Coverage C limit
- Special Extension of Coverage C - If the Coverage C limit exceeds amount of loss, the excess may be added to the Coverage A limit
- Debris Removal - \$1,000 per occurrence/\$500 per tree whether or not a covered structure is damaged; or whether or not a driveway or ramp is blocked
- Fire Department Service Charge - An additional \$500 is added to the policy limit of \$500
- Credit Card, Electronic Fund Transfer Card or Access Device, etc. - An additional \$10,000 is added to the policy limit of \$500
- Loss Assessment - An additional limit of \$1,000 is added to the policy limit of \$1,000
- Lock Replacement Coverage - \$500 limit to repair or replace door and/or window locks (no deductible)
- Refrigerated Property - \$1,000 limit applies (no deductible)
- Arson Reward - \$2,500 for information leading to an arson conviction for loss or damage covered under the policy
- Environmental, Safety and Efficiency Improvements - Up to an additional 10% of the amount of a covered loss available to repair or replace with property that is better for the environment, safer, or more efficient
- Golf Cart Liability - Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.
- Owned Watercraft Liability - Coverage for outboard motors 25 HP or less is increased to 100 HP or less
- Waterbed Liability Coverage - Provides coverage for property damage arising out of the ownership, maintenance or use of a waterbed at the insured location.
- Damage To Property of Others - The \$1,000 policy limit is increased to \$2,000

With the purchase of HO7211.1, we will also automatically attach:

- ISO Personal Injury Liability Endorsement HO2482
- New company Identity Fraud Expense Coverage Endorsement HO7198 - \$1,000 limit
- Current company endorsement Contingent Workers' Compensation Coverage - HO7105

ARKANSAS - HOMEOWNERS FORM FILING MEMORANDUM

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HO7211.2 (12-08) - EMC Homeowners Plus Coverage Extension HO0004

*For an additional premium of \$20 coverage may be extended under Form **HO0004**, by attachment of HO7211.2.*

Coverage includes:

- Money, bank notes, etc. - An additional \$100 is added to the policy limit of \$200, or if applicable, any increased limit purchased
- Jewelry, Watches, Furs, etc. - An additional \$3,500 is added to the policy limit of \$1,500, or if applicable, any increased limit purchased
- Firearms & related equipment - An additional \$2,500 is added to the policy limit of \$2,500, or if applicable, any increased limit purchased
- Silverware, Goldware, Pewterware - 50% of Coverage C limit applies in lieu of \$2,500 policy limit
- Business Property away from the residence premises - The \$500 limit is increased to 2% of the Coverage C limit
- Debris Removal - \$1,000 per occurrence/\$500 per tree whether or not a covered structure is damaged; or whether or not a driveway or ramp is blocked
- Fire Department Service Charge - An additional \$500 is added to the policy limit of \$500
- Credit Card, Electronic Fund Transfer Card or Access Device, etc. - An additional \$10,000 is added to the policy limit of \$500
- Loss Assessment - An additional limit of \$1,000 is added to the policy limit of \$1,000
- Lock Replacement Coverage - \$500 limit to repair or replace door and/or window locks (no deductible)
- Refrigerated Property - \$1,000 limit applies (no deductible)
- Arson Reward - \$2,500 for information leading to an arson conviction for loss or damage covered under the policy
- Environmental, Safety and Efficiency Improvements - Up to an additional 10% of the amount of a covered loss available to repair or replace with property that is better for the environment, safer, or more efficient
- Golf Cart Liability - Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.
- Owned Watercraft Liability - Coverage for outboard motors 25 HP or less is increased to 100 HP or less
- Waterbed Liability Coverage - Provides coverage for property damage arising out of the ownership, maintenance or use of a waterbed at the insured location.
- Damage To Property of Others - The \$1,000 limit is increased to \$2,000

With the purchase of HO7211.2, we will also automatically attach:

- ISO Personal Injury Liability Endorsement HO2482
- New company Identity Fraud Expense Coverage Endorsement HO7198 - \$1,000 limit
- Current company endorsement Contingent Workers' Compensation Coverage - HO7105

HO7212 (12-08) - EMC Choice Homeowners Coverage Extension HO0003 & HO0005

*For an additional premium of \$50 coverage may be extended under Forms **HO0003 and HO0005** by attachment of HO7212. Coverage includes:*

- Money, bank notes, etc. - An additional \$300 is added to the policy limit of \$200, or if applicable, any increased limit purchased
- Securities, accounts, deeds, etc. - An additional \$1,000 is added to the policy limit of \$1,500, or if applicable, any increased limits purchased
- Watercraft, including their trailers, etc. - An additional \$1,000 is added to the policy limit of \$1,500
- Trailers or semitrailers not used with watercraft - An additional \$1,000 is added to the policy limit of \$1,500
- Jewelry, Watches, Furs, etc. - An additional \$3,500 is added to the policy limit of \$1,500, or if applicable, any increased limit purchased
- Firearms & related equipment - An additional \$2,500 is added to the policy limit of \$2,500, or if applicable, any increased limit purchased
- Silverware, Goldware, Pewterware - 50% of Coverage C limit applies in lieu of \$2,500 policy limit
- Business Property on the residence premises used for business purposes - An additional \$2,500 is added to the policy limit of \$2,500
- Business Property away from the residence premises - The \$500 limit is increased to 1% of the Coverage C limit
- Electronic apparatus & accessories in or upon a motor vehicle - An additional \$1,000 is added to the policy limit of \$1,500, or if applicable, any increased limit purchased
- Electronic apparatus & accessories away from premises, not in or upon a motor vehicle & used for business - An additional \$1,000 is added to the policy limit of \$1,500, or if applicable, any increased limit purchased
- Loss of Use - Additional Living Expense - If permanently relocating, up to 12 months actual loss sustained
- Debris Removal - \$1,000 per occurrence/\$500 per tree whether or not a covered structure is damaged; or whether or not a driveway or ramp is blocked
- Debris Removal Additional Coverage - aggregate limit of \$1,000 increased to 10% of Coverage C if covered structure damaged
- Fire Department Service Charge - An additional \$500 is added to the policy limit of \$500
- Credit Card, Electronic Fund Transfer Card or Access Device, etc. - An additional \$10,000 is added to the policy limit of \$500
- Loss Assessment - An additional limit of \$4,000 is added to the policy limit of \$1,000
- Lock Replacement Coverage - \$1,000 limit to repair or replace door and/or window locks (no deductible)
- Refrigerated Property - \$2,500 limit applies (no deductible)
- Arson Reward - \$2,500 for information leading to an arson conviction for loss or damage covered under the policy
- Environmental, Safety and Efficiency Improvements - Up to an additional 10% of the amount of a covered loss available to repair or replace with property that is better for the environment, safer, or more efficient
- Golf Cart Liability - Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.
- Owned Watercraft Liability - coverage for outboard motors 25 HP or less is increased to 100 HP or less
- Damage To Property of Others - the \$1,000 limit is increased to \$2,000

With the purchase of HO7212, we will also automatically attach:

- Current company endorsement - Dwelling Replacement or Repair Cost Coverage HO7121
- Current company endorsement - Personal Property Repair or Replacement Cost Coverage HO7120
- ISO Personal Injury Liability Endorsement HO2482
- New company Identity Fraud Expense Coverage Endorsement HO7198 - \$25,000 limit
- New company endorsement Equipment Breakdown Coverage HO7213 - \$50,000 limit
- Current company endorsement Contingent Workers' Compensation Coverage - HO7105

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HO7212.1 (12-08) - EMC Choice Homeowners Coverage Extension HO0006

*For an additional premium of \$50 coverage may be extended under Form **HO0006** by attachment of HO7212.1. Coverage includes:*

- Money, bank notes, etc. - An additional \$300 is added to the policy limit of \$200, or if applicable, any increased limit purchased
- Securities, accounts, deeds, etc. - An additional \$1,000 is added to the policy limit of \$1,500, or if applicable, any increased limits purchased
- Watercraft, including their trailers, etc. - An additional \$1,000 is added to the policy limit of \$1,500
- Trailers or semitrailers not used with watercraft - An additional \$1,000 is added to the policy limit of \$1,500
- Jewelry, Watches, Furs, etc. - An additional \$3,500 is added to the policy limit of \$1,500, or if applicable, any increased limit purchased
- Firearms & related equipment - An additional \$2,500 is added to the policy limit of \$2,500, or if applicable, any increased limit purchased
- Silverware, Goldware, Pewterware - 50% of Coverage C limit applies in lieu of \$2,500 policy limit
- Business Property on the residence premises used for business purposes - An additional \$2,500 is added to the policy limit of \$2,500
- Business Property away from the residence premises - The \$500 limit is increased to 2% of the Coverage C limit
- Electronic apparatus & accessories in or upon a motor vehicle - An additional \$1,000 is added to the policy limit of \$1,500, or if applicable, any increased limit purchased
- Electronic apparatus & accessories away from premises, not in or upon a motor vehicle & used for business - An additional \$1,000 is added to the policy limit of \$1,500, or if applicable, any increased limit purchased
- Special Extension of Coverage C - If the Coverage C limit exceeds amount of loss, the excess may be added to the Coverage A limit
- Loss of Use - Additional Living Expense - If permanently relocating, up to 6 months actual loss sustained
- Debris Removal - \$1,000 per occurrence/\$500 per tree whether or not a covered structure is damaged; or whether or not a driveway or ramp is blocked
- Debris Removal Additional Coverage - aggregate limit of \$1,000 increased to 10% of Coverage C if covered structure damaged
- Fire Department Service Charge - An additional \$500 is added to the policy limit of \$500
- Credit Card, Electronic Fund Transfer Card or Access Device, etc. - An additional \$10,000 is added to the policy limit of \$500
- Loss Assessment - An additional limit of \$4,000 is added to the policy limit of \$1,000
- Lock Replacement Coverage - \$1,000 limit to repair or replace door and/or window locks (no deductible)
- Refrigerated Property - \$2,500 limit applies (no deductible)
- Arson Reward - \$2,500 for information leading to an arson conviction for loss or damage covered under the policy
- Environmental, Safety and Efficiency Improvements - Up to an additional 10% of the amount of a covered loss available to repair or replace with property that is better for the environment, safer, or more efficient
- Golf Cart Liability - Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.
- Owned Watercraft Liability - Coverage for outboard motors 25 HP or less is increased to 100 HP or less
- Waterbed Liability Coverage - Provides coverage for property damage arising out of the ownership, maintenance or use of a waterbed at the insured location.
- Damage To Property of Others - The \$1,000 policy limit is increased to \$2,000

With the purchase of HO7212.1, we will also automatically attach:

- Current company endorsement - Personal Property Repair or Replacement Cost Coverage HO7120
- ISO Personal Injury Liability Endorsement HO2482
- New company Identity Fraud Expense Coverage Endorsement HO7198 - \$25,000 limit
- New company endorsement Equipment Breakdown Coverage HO7213 - \$50,000 limit
- Current company endorsement Contingent Workers' Compensation Coverage - HO7105

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HO7212.2 (12-08) - EMC Choice Homeowners Coverage Extension HO0004

*For an additional premium of \$50 coverage may be extended under Form **HO0004** by attachment of HO7212.2. Coverage includes:*

- Money, bank notes, etc. - An additional \$300 is added to the policy limit of \$200, or if applicable, any increased limit purchased
- Securities, accounts, deeds, etc. - An additional \$1,000 is added to the policy limit of \$1,500, or if applicable, any increased limits purchased
- Watercraft, including their trailers, etc. - An additional \$1,000 is added to the policy limit of \$1,500
- Trailers or semitrailers not used with watercraft - An additional \$1,000 is added to the policy limit of \$1,500
- Jewelry, Watches, Furs, etc. - An additional \$3,500 is added to the policy limit of \$1,500, or if applicable, any increased limit purchased
- Firearms & related equipment - An additional \$2,500 is added to the policy limit of \$2,500, or if applicable, any increased limit purchased
- Silverware, Goldware, Pewterware - 50% of Coverage C limit applies in lieu of \$2,500 policy limit
- Business Property on the residence premises used for business purposes - An additional \$2,500 is added to the policy limit of \$2,500
- Business Property away from the residence premises - The \$500 limit is increased to 2% of the Coverage C limit
- Electronic apparatus & accessories in or upon a motor vehicle - An additional \$1,000 is added to the policy limit of \$1,500, or if applicable, any increased limit purchased
- Electronic apparatus & accessories away from premises, not in or upon a motor vehicle & used for business - An additional \$1,000 is added to the policy limit of \$1,500, or if applicable, any increased limit purchased
- Loss of Use - Additional Living Expense - If permanently relocating, up to 6 months actual loss sustained
- Debris Removal - \$1,000 per occurrence/\$500 per tree whether or not a covered structure is damaged; or whether or not a driveway or ramp is blocked
- Debris Removal Additional Coverage - aggregate limit of \$1,000 increased to 10% of Coverage C if covered structure damaged
- Fire Department Service Charge - An additional \$500 is added to the policy limit of \$500
- Credit Card, Electronic Fund Transfer Card or Access Device, etc. - An additional \$10,000 is added to the policy limit of \$500
- Loss Assessment - An additional limit of \$4,000 is added to the policy limit of \$1,000
- Lock Replacement Coverage - \$1,000 limit to repair or replace door and/or window locks (no deductible)
- Refrigerated Property - \$2,500 limit applies (no deductible)
- Arson Reward - \$2,500 for information leading to an arson conviction for loss or damage covered under the policy
- Environmental, Safety and Efficiency Improvements - Up to an additional 10% of the amount of a covered loss available to repair or replace with property that is better for the environment, safer, or more efficient
- Golf Cart Liability - Coverage enhanced to expand/include coverage while off an insured location, entrustment of golf carts by an insured to any person; and statutorily imposed vicarious parental liability for the actions of a child or minor.
- Owned Watercraft Liability - Coverage for outboard motors 25 HP or less is increased to 100 HP or less
- Waterbed Liability Coverage - Provides coverage for property damage arising out of the ownership, maintenance or use of a waterbed at the insured location.
- Damage To Property of Others - The \$1,000 policy limit is increased to \$2,000

With the purchase of HO7212.2, we will also automatically attach:

- Current company endorsement - Personal Property Repair or Replacement Cost Coverage HO7120
- ISO Personal Injury Liability Endorsement HO2482
- New company Identity Fraud Expense Coverage Endorsement HO7198 - \$25,000 limit
- New company endorsement Equipment Breakdown Coverage HO7213 - \$50,000 limit
- Current company endorsement Contingent Workers' Compensation Coverage - HO7105